

Information to identify the case:

Debtor 1	Beth K Hirsch	Social Security number or ITIN	xxx-xx-5534
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-25142-VFP			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Beth K Hirsch

11/8/19

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Beth K Hirsch
 Debtor

Case No. 19-25142-VFP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 32

Date Rcvd: Nov 08, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2019.

db
 518392035 +Beth K Hirsch, 37 Knutsen Dr, West Orange, NJ 07052-2166
 518392040 +American National Farm & Family, POB 22019, Albany, NY 12201-2019
 518392046 #Department of Education, Fed Loan Servicing, PO Box 530210, Atlanta, GA 30353-0210
 518392047 +Ocean First Bank, Cardmember Services, POB 790403, Saint Louis, MO 63179-0403
 518392049 One Place Capital, 920 Center Creek Drive, Fairmont, MN 56031
 518392051 +Patterson Veterinary Supply, 28905 Network Place, Chicago, IL 60673-1289
 518392052 +Paypal Loan Builder, Swift Financial, 3505 Silverside Road, Wilmington, DE 19810-4905
 518392052 +Raymond Fox, 49 Sharp St. N., Millville, NJ 08332-2407
 518392053 +Robert Newman Bv Sc, 2219 Sanford Drive, Vineland, NJ 08361-6858
 518392054 +State of New Jersey, Division of Taxation, CN 249, Trenton, NJ 08602-0249
 518392055 +Subaru Motors Finance, c/o Chase, P.O. Box 78232, Phoenix, AZ 85062-8232
 518392056 +Susan Lewis, 3995 Ivywood Drive, Amelia, OH 45102-7515
 518392057 +Tomlin Bros., Inc., Auto Body & Fender Repair, 996 Steep Run Road, Millville, NJ 08332-7537
 518392059 +Universal Imaging, 299 Adams Street, Bedford Hills, NY 10507-1905
 518392060 +WaWa Flex Card, WEX Bank, POB 6293, Carol Stream, IL 60197-6293

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 09 2019 00:05:08 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 09 2019 00:05:05 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 cr EDI: FORD.COM Nov 09 2019 04:28:00 Ford Motor Credit Company LLC, P.O. Box 62180, Colorado Springs, CO 80962
 cr +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
 518392036 +EDI: CINGMIDLAND.COM Nov 09 2019 04:28:00 AT&T Mobility, PO Box 6463, Carol Stream, IL 60197-6463
 518392037 EDI: BANKAMER.COM Nov 09 2019 04:33:00 Bank of America, Customer Service, PO Box 982234, El Paso, TX 79998-2234
 518392038 EDI: CHASE.COM Nov 09 2019 04:28:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 518392039 +EDI: COMCASTCBLCENT Nov 09 2019 04:33:00 Comcast Business, One Comcast Center, 1701 JFK Blvd., Philadelphia, PA 19103-2899
 518392041 EDI: DISCOVER.COM Nov 09 2019 04:28:00 Discover Card, PO Box 30943, Salt Lake City, UT 84130
 518392042 EDI: FORD.COM Nov 09 2019 04:28:00 Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
 518392043 EDI: IRS.COM Nov 09 2019 04:33:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518392045 +E-mail/Text: electronicbkydocs@nelnet.net Nov 09 2019 00:05:11 Nelnet, Inc., PO Box 2970, Omaha, NE 68103-2970
 518392050 +EDI: RMSC.COM Nov 09 2019 04:33:00 Paypal Credit, PO Box 71202, Charlotte, NC 28272-1202
 518394207 +EDI: RMSC.COM Nov 09 2019 04:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 518392058 EDI: TFSR.COM Nov 09 2019 04:28:00 Toyota Financial Services, POB 5855, Carol Stream, IL 60197
 518392061 +EDI: WFFC.COM Nov 09 2019 04:28:00 Wells Fargo Home Mortgage, PO Box 10335, Des Moines, IA 50306-0335
 518392062 +EDI: WFFC.COM Nov 09 2019 04:28:00 Wells Fargo Home Projects, PO Box 71118, Charlotte, NC 28272-1118

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518392044* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346
 (address filed with court: Internal Revenue Service, Special Procedures, 955 So. Springfield Avenue, Springfield, NJ 07081)
 518392048* One Place Capital, 920 Center Creek Drive, Fairmont, MN 56031

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0312-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 32

Date Rcvd: Nov 08, 2019

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2019 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Charles G. Wohlrab on behalf of Creditor WELLS FARGO BANK, N.A. cwohlab@LOGS.com,
njbankruptcynotifications@logs.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company LLC
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kenneth L. Baum on behalf of Creditor OnePlace Capital kbaum@kenbaumdebtsolutions.com,
fpisano@coleschotz.com
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com
Scott S. Rever on behalf of Debtor Beth K Hirsch srever@wjslaw.com,
srever@ecf.inforuptcy.com;dmendez@wjslaw.com;dmendez@ecf.inforuptcy.com
Scott S. Rever on behalf of Debtor Stepping Stones Veterinary Wellness LLC srever@wjslaw.com,
srever@ecf.inforuptcy.com;dmendez@wjslaw.com;dmendez@ecf.inforuptcy.com
Sindi Mncina on behalf of Creditor JPMorgan Chase Bank, N.A. smncina@rascrane.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9